

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

April Makeba Bond

a/k/a April Makeba Pettiford

S.S. No.: xxx-xx-5211

Mailing Address: 510 Maymount Drive, Durham, NC 27703-

Case No. 11-80928

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 9, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 12, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 6/8/10

Lastname-SS#: Bond-5211

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Omega Armstrong		Lease

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
BOA		\$21,679	**
			**
			**
			**

REFLECTED INECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
BOA	1	\$970	N/A	n/a	\$970.00	Home, Land, Escrow
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$2,835
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,511** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **4.07** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

CheckAgain/FISERV
580 Herndon Parkway
Suite 400
Herndon, VA 20170

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AES Federal Loans
Post Office Box 69184
Harrisburg, PA 17106

CRA Collections
PO Box 2103
Mechanicsburg, PA 17055

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America Home Loans**
Customer Service
PO Box 5170
Simi Valley, CA 93062-5170

Credit Financial Services**
Post Office Box 451
Durham, NC 27702-0451

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Belk #458
4325 Glenwood Avenue
Raleigh, NC 27612

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bureau of Collection Recovery
7575 Corporate Way
Eden Prairie, MN 55344

Duke Private Diagnostic Clinic
Post Office Box 530
Durham, NC 27702-0530

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Certegy Payment Recovery Services, INC
11601 Roosevelt Boulevard
Saint Petersburg, FL 33716

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Chase Cardmember Service**
Post Office Box 15298
Wilmington, DE 19850-5298

Durham Public Schools
Community Education
PO Box 1967
Durham, NC 27702-1967

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Check Processing Bureau Legal Svcs
130 Church Street
Suite 276
New York, NY 10007

First Premier Bank**
Post Office Box 5147
Sioux Falls, SD 57117-5147

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Check Recovery Bureau
3974 Hwy 153
Greenville, SC 29611

First Premier Bank**
Post Office Box 5524
Sioux Falls, SD 57117-5524

Food Lion
PO Box 1330
Salisbury, NC 28145-1330

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

UNC School of Dentistry
Dental Faculty Practice
Patient Accounts Office
Chapel Hill, NC 27599-7450

Guess Company Store # 104
Concord, NC 28027

Piedmont EMC
PO Box 1327
Roxboro, NC 27573

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

RCS
CSRECS01
Post Office Box 1022
Wixom, MI 48393-1022

Iowa Student Loan
Post Office Box 7388
Des Moines, IA 50309-7388

ROI Services
580 Herndon Parkway
Suite 100
Herndon, VA 20170

Jonathan Thomas
Incarcerated
Atlanta, GA

SST/Alegcy
4315 Pickett Road
Saint Joseph, MO 64503

LabCorp (Laboratory Corporation)
Post Office Box 2240
Burlington, NC 27216-2240

T-Mobile**
Bankruptcy Department
Post Office Box 37380
Albuquerque, NM 87176-7380

Maxway 1845
672 N. Churton Street
Hillsborough, NC 27278

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

The NC Center for Dermatology
6216 Fayetteville Road
Suite 102
Durham, NC 27713

New England
501 Bleecker Street
Utica, NY 13501

TRS Recovery Services, Inc.
Corporate Offices
5251 Westheimer
Houston, TX 77056